



**Capitol
NEWS**

State Senator Martha G. Scott

LEGISLATIVE INFORMATION FOR MY CONSTITUENTS IN THE 2ND DISTRICT

May 2006

Dear Constituents:

On Sunday, April 9, 2006, the Detroit Free Press printed an editorial deploring high insurance rates in Michigan. While I agree with Free Press observations on the inequities in Michigan's auto insurance rates as well as several of their recommendations, I strongly disagreed with their assessment that legislators have responded with "indifference or unrealistic proposals."

In January, House and Senate Democrats introduced a legislative plan to address the rising cost of insurance in Michigan. The 20-bill plan would lower the cost of insurance, strengthen consumer protections, and improve industry accountability. Included are provisions to provide stronger tools to the insurance commissioner in determining where rates are excessive and ordering refunds where applicable; allow flexibility in setting base rates to provide more affordable insurance; establish an advocacy office to represent and protect the interests of consumers; and prohibit insurance companies from using an individual's credit history or score to determine insurance rates. Governor Jennifer Granholm has urged quick action on this important legislation.

These initiatives are hardly "unrealistic." Rather, they are a way of shedding light on the industry's rate-setting system and assuring consumers fair and equitable treatment.

With home heating costs rising, gas prices soaring, and prescription drug costs escalating, Michigan consumers should not have to bear the burden of an unaffordable product they are forced by law to have.

Sincerely,

Martha G. Scott
State Senator

How To Reach Me

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Did You Know...

If you're buying a house, your new property tax will bear no direct relation to the current occupant's tax rate. Under Proposal A, new homeowners have their property tax rates assessed at a new rate that is sometimes much higher than that of the current occupant.



The Michigan Department of Treasury's Millage Rate Database and Property Tax Estimator allows individuals and business taxpayers to estimate their current and prospective property taxes as well as compare their property taxes and millage rates with other local units throughout the state.

<https://treas-secure.state.mi.us/ptestimator/ptestimator.asp>.



Senator Scott joins volunteers at the Highland Park Clean-up Day held on April 22 and sponsored by Senator Scott. The event is one of a series of scheduled days to clean up the City of Highland Park.

Lifeline Discounts On Basic Local Telephone Service

The Michigan Public Service Commission (MPSC) notes that, due to changes in the Michigan Telecommunications Act, more people are now eligible for the Lifeline program that provides discounts on basic telephone service

to low-income landline telephone customers.

To qualify for Lifeline, the customer's household income must be at or below the 150 percent federal poverty guidelines or the customer must participate in one

of the following assistance programs: Medicaid; food stamps; Supplemental Security Income (SSI); federal public housing assistance (Section 8); the Low-Income Home Energy Assistance Program (LIHEAP); the national school free

lunch program; or Temporary Assistance for Needy Families.

Eligible customers should contact their local telephone provider to apply.

Taking Control Of Home Energy Costs

Michigan homeowners across the state are still struggling to deal with escalating home heating costs. Have you considered getting on a budget plan that eliminates the cold weather spike in energy costs?

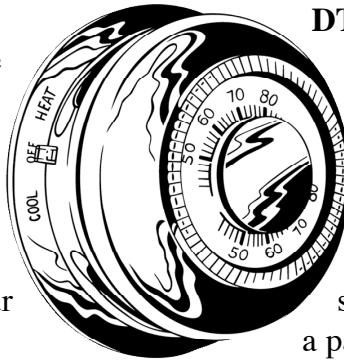
DTE Energy offers a program called *Budgetwise Billing* that calculates your average monthly bill based on your previous year's usage. You pay a fixed

amount each month for the first 11 months. The final month's billing reflects any difference between the estimate and the actual amount of energy used in your home.

Anyone can enroll in this plan as long as they are up-to-date on their payments and do not have an existing

payment agreement. If you would like to learn more about *Budgetwise Billing*, visit

DTEenergy.com.



If a budget plan isn't right for you, consider signing up for a payment

assistance program.

DTE Energy has specialists available to help low-income customers reduce their unpaid balances by

providing a personal payment plan, agency referrals, and follow-up. Families qualify for payment assistance if they have:

- An unpaid balance greater than \$750
- No illegal usage
- Household incomes at or below program guidelines

You can sign up for a payment assistance program by dialing 2-1-1 or contacting DTE Energy at 800-477-4747.

National Older Americans Month

May is National Older Americans Month. This year's theme is "Choices for Independence." When Older Americans Month was established in 1963, only 17 million living Americans had reached their 65th birthdays. About a third of older Americans lived in

poverty and there were few programs to meet their needs. Interest in older Americans and their concerns was growing, however. In April of 1963, President John F. Kennedy's meeting with the National Council of Senior Citizens served as a prelude to designating May as

"Senior Citizens Month." In 1980, President Jimmy Carter renamed it "Older Americans Month," and it has become a tradition.

Today, over 35 million Americans have their 65th birthdays. Every day, some 6,000 people celebrate their 65th!

Historically, Older Americans Month has been a time to acknowledge the contributions of past and current older persons to our country, in particular those who defended our country.

Good News...

...regarding school funding! With the surplus in the School Aid Fund, Michigan should be able to increase per-pupil funding to \$7,100 this year, an increase of \$225.

...regarding high school curriculum! The Governor has signed into law requirements for tougher high school courses, including English, math, social studies, science, and a foreign language. These courses will better prepare students for college.



State Senator **Martha G. Scott**

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Answers To Your Questions...

Sometimes you have questions and you just don't know where to turn for answers. It happens to all of us. But thanks to the United Way for Southeastern Michigan, there is a safe, free, and easy way to get the information you need.

Last December, the United Way launched its southeastern Michigan 2-1-1 call center. 2-1-1 is an easy access, multi-lingual, and comprehensive information and referral service that connects people to health and human services, as well as volunteer opportunities, 24 hours a day, seven days a week. 2-1-1 can also disseminate public



health and preparedness information in times of crisis.

The 2-1-1 specialists are trained to handle each call with dignity, making the process of asking for help less painful. It also makes the connection to these services easier and more helpful. The 2-1-1 specialists can help you with:

- Child, youth, and family services
- Access to food, shelter, and clothing

- Physical and mental health care services
- Employment and job training assistance
- Help for seniors, the disabled, non-English speakers, and others

Currently, more than half of Michigan's population is able to access the services they need by dialing 2-1-1. The United Way is working to expand coverage statewide. Simply dial 2-1-1 for assistance today.

Coffee Hours



Coffee hours are held from 8:30 - 9:30 a.m.

Detroit:

First Monday of every month at McDonald's, 10400 Gratiot Ave.

Hamtramck:

Second Monday of every month at the Maine Street Restaurant, 11650 Joseph Campau St.

Grosse Pointes/ Harper Woods:

Third Monday of every month at the Caribou Coffee Company, 19419 Mack Ave.

Highland Park:

Fourth Monday of every month at McDonald's, 14124 Woodward Ave.

Please join me!